

Prepared By:
Ocwen Federal Bank FSB
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W. Palm Beach FLA. 33401
877-836-5626

7/26/05 11:25:36
Pg BK 109 PG 645
Pd DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

POA#: 95

LIMITED POWER OF ATTORNEY

Bank One, NA f/k/a The First National Bank of Chicago, as Trustee (hereinafter called "Trustee") hereby appoints Ocwen Federal Bank FSB (hereinafter called "Ocwen"), as its true and lawful attorney-in-fact to act in the name, place and stead of Trustee for the purposes set forth below. Ocwen is the Servicer of many securitizations (the "Agreements", see Exhibit A attached for a listing) now in existence and that will be formed from time to time.

The said attorneys-in-fact, and each of them, are hereby authorized, and empowered, as follows:

1. To execute, acknowledge, seal and deliver deed of trust/mortgage note endorsements, lost note affidavits, assignments of deed of trust/mortgage and other recorded documents, satisfactions/releases/reconveyances of deed of trust/mortgage, subordinations and modifications, tax authority notifications and declarations, deeds, bills of sale, and other instruments of sale, conveyance, and transfer, appropriately completed, with all ordinary or necessary endorsements, acknowledgments, affidavits, and supporting documents as may be necessary or appropriate to effect its execution, delivery, conveyance, recordation or filing.
2. To execute and deliver Affidavits of Debt, Substitutions of Trustee, Substitutions of Counsel, Non-Military Affidavits, Notices of Recission, Foreclosure Deeds, Transfer Tax Affidavits, Affidavits of Merit, Verifications of Complaints, Notices to Quit, Bankruptcy Declarations for the purpose of filing motions to lift stays, and other documents or notice filings on behalf of Trustee in connection with foreclosure, bankruptcy and eviction actions.
3. To endorse any checks or other instruments received by Ocwen and made payable to Trustee.

This instrument is to be construed and interpreted as a limited power of attorney and does not empower or authorize the said attorneys-in-fact to do any act or execute any document on behalf of Trustee not described herein.

Dated: June 17, 2003

Bank One, NA f/k/a The First National Bank of Chicago
as Trustee

Witness:

Name: John G. Cowan

Name: Eva Arycetty

State of New York),
County of New York)

Name: Ruth H. Fussell
Title: Vice President

BEFORE ME, Mark E. Davis, a Notary Public in and for the jurisdiction aforesaid, on this 17th day of June, 2003, personally appeared Ruth H. Fussell who is personally known to me (or sufficiently proven) to be a Vice President of Bank One, NA f/k/a The First National Bank of Chicago as Trustee and the person who executed the foregoing instrument by virtue of the authority vested in him/her and he/she did acknowledge the signing of the foregoing instrument to be his/her free and voluntary act and deed for the uses, purposes and consideration therein set forth.

Witness my hand and official seal this 17th day of June, 2003.

Notary Public

MARK E. DAVIS

NOTARY PUBLIC, STATE OF NEW YORK

REG. NO. 01DA6004466

QUALIFIED IN NEW YORK COUNTY

MY COMMISSION EXPIRES MARCH 23, 2006

My Commission Expires: _____

Ms Jille
4915 E 55 N St 104-A Jan Ms 39206
04-060726/BC

Exhibit "A"

Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 1999-SP1 or MERS, as applicable

Structured Asset Securities Corporation Mortgage Pass-Through Certificates, Series 1999-SP1 or MERS, as applicable

Structured Asset Securities Corporation Mortgage Pass-Through Certificates Series 1999-BC1

Delta Funding Home Equity Loan Trust 1993-3

Delta Funding Home Equity Loan Trust 1993-1

Amortizing Residential Collateral Trust, 2001-BC3 unless already in the name of MERS

Amortizing Residential Collateral Trust, 2001-BC5

Amortizing Residential Collateral Trust, 2001-BC6

Amortizing Residential Collateral Trust, 2002-BC1

Mortgage Backed Pass-Through Certificates Series 2001-AR7

Structured Asset Securities Corporation Amortizing Residential Collateral Trust Mortgage Pass-Through Certificates, Series 2002-BC2

Structured Asset Securities Corporation Amortizing Residential Collateral Trust Mortgage Pass-Through Certificates, Series 2002-BC3

Structured Asset Securities Corporation Amortizing Residential Collateral Trust Mortgage Pass-Through Certificates, Series 2002-BC4

ACE Securities Corp. Home Equity Loan Trust, Series 2002-HE1 Asset Backed Pass-Through Certificates

Amortizing Residential Collateral Trust, 2002-BC1

Structured Asset Securities Corporation Amortizing Residential Collateral Trust Mortgage Pass-Through Certificates, Series 2002-BC3

Structured Asset Securities Corporation Amortizing Residential Collateral Trust Mortgage Pass-Through Certificates, Series 2002-BC4

Mortgage-Backed Pass-Through Certificates, Series 2002-AR25

Exhibit "A" continued

Mortgage-Backed Pass-Through Certificates, Series 2002-AR27

Structured Asset Securities Corporation Amortizing Residential Collateral Trust Mortgage Pass-Through Certificates, Series 2002-BC7

Mortgage-Backed Pass-Through Certificates, Series 2002-AR21

Mortgage-Backed Pass-Through Certificates, Series 2002-AR28

Mortgage-Backed Pass-Through Certificates, Series 2002-AR31

Mortgage-Backed Pass-Through Certificates, Series 2002-AR33

Mortgage-Backed Pass-Through Certificates, Series 2003-AR2

ACE Securities Corp. Home Equity Loan Trust, Series 2003-TC1, Asset Backed Pass-Through Certificates

Mortgage-Backed Pass-Through Certificates, Series 2003-AR5

Mortgage-Backed Pass-Through Certificates, Series 2003-AR9

Mortgage-Backed Pass-Through Certificates, Series 2003-AR12

Mortgage-Backed Pass-Through Certificates, Series 2003-AR15

Mortgage-Backed Pass-Through Certificates, Series 2003-AR18

ACE Securities Corp. Home Equity Loan Trust, Series 2003-TC1, Asset Backed Pass-Through Certificates and the associated Trust Fund

ACE Securities Corp. Home Equity Loan Trust, Series 2003-NC1, Asset Backed Pass-Through Certificates

ACE Securities Corp. Home Equity Loan Trust, Series 2003-HE1, Asset Backed Pass-Through Certificates



I hereby certify this document to be a true,
correct and complete copy of the record,
filed in my office. Dated this 16th day
of June, 2004.

Roger Desjarlais, County Administrator

By Sandra Lee Puemper
Deputy Clerk